



Open Enrollment for 2019 Insurance Benefits



Open Enrollment for 2019

- October 25 - November 16, 2018
- Selections / Changes will be effective Jan. 1, 2019
- No further changes without a qualifying event
- Make your selections online through ESS

Open Enrollment for 2019

- Health Insurance
- Dental Insurance
- HRA, HSA and FSA Accounts
- Life Insurance
- Disability Insurance

Health Insurance for 2019

- Same plan and network options.
- Deductible has remained the same for the high deductible plans at \$2700/\$5400.
- Deductible and co-pay remain the same for the \$30 Co-Pay Plan
- City contribution to HRA & HSA remain the same at \$1800.

High Deductible Plan with HSA

	Monthly Premium	City Contribution	Employee Cost	
Employee-Only	\$625.98	\$625.98	\$0.00	Choice Passport
Two-Party	\$1,251.97	\$1,251.97	\$0.00	
Family	\$1,877.94	\$1,505.00	\$372.94	
Employee-Only	\$582.16	\$582.16	\$0.00	Elect or Essential
Two-Party	\$1,164.33	\$1,164.33	\$0.00	
Family	\$1,746.49	\$1,505.00	\$241.49	

The above City Contributions and Employee Costs are for active, full-time employees.

High Deductible Plan with HRA

	Monthly Premium	City Contribution	Employee Cost	
Employee-Only	\$643.98	\$643.98	\$0.00	Choice Passport
Two-Party	\$1,287.96	\$1,287.96	\$0.00	
Family	\$1,931.94	\$1,505.00	\$426.94	
Employee-Only	\$598.90	\$598.90	\$0.00	Elect or Essential
Two-Party	\$1,197.79	\$1,197.79	\$0.00	
Family	\$1,796.69	\$1,505.00	\$291.69	

The above City Contributions and Employee Costs are for active, *full-time* employees.

\$30 Co-Pay Plan

	Monthly Premium	City Contribution	Employee Cost	
Employee-Only	\$757.14	\$757.14	\$0.00	Choice Passport
Two-Party	\$1,514.28	\$1,505.00	\$9.28	
Family	\$2,271.42	\$1,505.00	\$766.42	
Employee-Only	\$704.15	\$704.15	\$0.00	Elect or Essential
Two-Party	\$1,408.30	\$1,408.30	\$0.00	
Family	\$2,112.45	\$1,505.00	\$607.45	

The above City Contributions and Employee Costs are for active, full-time employees.

Alternatives Considered

- Plan design changes for reduced premiums
- Changes to the City contribution structure

City Comparisons - Family Coverage

	City Contribution	Lowest Employee Premium	Highest Employee Premium
Edina	\$ 1,331.66	\$ -	\$ 305.84
Bloomington 2018	\$ 1,435.00	\$ 152.72	\$ 629.93
St. Louis Park	\$ 1,460.00	\$ 234.00	\$ 1,125.00
Bloomington 2019	\$ 1,505.00	\$ 241.49	\$ 766.42
Coon Rapids	\$ 1,021.68	\$ 258.50	\$ 691.82
Minnetonka	\$ 1,250.00	\$ 276.00	\$ 1,181.00
Blaine	\$ 1,190.00	\$ 276.50	\$ 1,241.00
Woodbury	\$ 1,386.86	\$ 280.39	\$ 985.69
Apple Valley	\$ 1,031.66	\$ 335.34	\$ 1,382.50
Brooklyn Park	\$ 1,393.04	\$ 354.71	\$ 756.92
Plymouth	\$ 932.44	\$ 427.74	\$ 610.59
Eden Prairie	\$ 1,078.75	\$ 442.64	\$ 555.74
Burnsville	\$ 830.00	\$ 462.09	\$ 984.10
Lakeville	\$ 1,013.11	\$ 474.22	\$ 606.27
Maple Grove	\$ 1,020.00	\$ 680.66	\$ 1,476.68

City Comparisons - EE+1 Coverage

	City Contribution	Lowest Employee Premium	Highest Employee Premium
Bloomington 2018	\$ 1,435.00	\$ -	\$ -
Bloomington 2019	\$ 1,505.00	\$ -	\$ 9.68
Edina	\$ 1,091.66	\$ -	\$ 257.84
Blaine	\$ 1,190.00	\$ -	\$ 773.50
Burnsville	\$ 830.00	\$ 56.36	\$ 552.72
Apple Valley	\$ 930.00	\$ 72.34	\$ 938.00
Maple Grove	\$ 1,020.00	\$ 114.26	\$ 644.93
Minnetonka	\$ 1,100.00	\$ 132.50	\$ 863.50
Woodbury	\$ 982.05	\$ 143.89	\$ 484.86
St. Louis Park	\$ 1,150.00	\$ 175.50	\$ 882.00
Coon Rapids	\$ 1,020.00	\$ 182.50	\$ 572.32
Eden Prairie	\$ 908.44	\$ 372.76	\$ 467.98
Lakeville	\$ 745.06	\$ 383.38	\$ 483.57
Brooklyn Park	N/A	N/A	N/A
Plymouth	N/A	N/A	N/A

2019 Health Insurance

- ✓ Step1: Select a Plan
- ✓ Step 2: Select a Network
- ✓ Step 3: Select a Coverage Level

Terms to know

Deductible

- Set amount you pay before health plan pays
- Some exceptions, such as preventive care

Copayment

- Set dollar amount you pay at the time of service (office visit, pharmacy, ER)

Coinsurance

- Paid to provider by you after Medica processes claim, once you've met your deductible
- Based on a percentage of the claim amount

Out-of-pocket maximum

- The most you pay in contract or calendar year for your health plan
- Deductibles, copays, and coinsurance all count towards your out-of-pocket amount

Step 1: Select a Plan

	High Deductible with HSA	High Deductible with HRA	\$30 Copay Plan
Annual Deductible	\$2,700 per person/ \$5,400 per family	\$2,700 per person/ \$5,400 per family	\$350 per person/ \$700 per family
Annual Out of Pocket Maximum	\$2,700 per person/ \$5,400 per family	\$2,700 per person/ \$5,400 per family	\$1,500 per person/ \$3,000 per family
Annual Employer contribution to HRA or HSA	\$1,800	\$1,800	Not applicable
Preventive Care/ Screening/ Immunization	No charge Deductible does not apply	No charge Deductible does not apply	No charge Deductible does not apply
Office Visit	After deductible is met: 100% coverage	After deductible is met: 100% coverage	\$30 copay

Step 1: Select a Plan

	High Deductible with HSA	High Deductible with HRA	\$30 Copay Plan
Prescriptions	After deductible is met: 100% coverage No charge for preventive maintenance Rx	Tier 1 & 2: \$15 copayment Tier 3: \$25 copayment	Tier 1 & 2: 20% coinsurance with a minimum cost of \$10 and a maximum cost of \$25 per Rx Tier 3: 30% coinsurance with a minimum cost of \$40 and a maximum cost of \$55 per Rx
Inpatient Hospitalization	After deductible is met: 100% coverage	After deductible is met: 100% coverage	After deductible is met: 20% coinsurance
Outpatient Hospitalization	After deductible is met: 100% coverage	After deductible is met: 100% coverage	After deductible is met: 20% coinsurance
Emergency Room	After deductible is met: 100% coverage	After deductible is met: 100% coverage	\$75 copay
Urgent Care	After deductible is met: 100% coverage	After deductible is met: 100% coverage	\$30 copay
Ambulance	After deductible is met: 100% coverage	After deductible is met: 100% coverage	100% coverage

HSA

City contributes \$1,800 for the year. You may contribute additional pre-tax money through payroll deduction, up to the IRS max.

You pay the cost of most prescriptions until you have met the annual deductible. (Preventative prescriptions covered prior to deductible.)

There are limits on your use of HSA dollars to pay monthly insurance premiums after you retire. Specifically, HSA funds cannot be used to pay the monthly premium for Medicare supplement plans.

There are limits on who is eligible for an HSA. You cannot contribute to or accept an employer contribution to an HSA if you have other coverage or are within 6 months of turning 65.

HRA

City contributes \$1,800 for the year. No other contributions are allowed.

There is coverage for prescriptions, even before you've met your annual deductible.

Money left in the account when you retire can be used for monthly insurance premiums, including Medicare supplements.

Anyone enrolled in the High Deductible Plan with an HRA may have an HRA and the corresponding employer contribution.

Preventive Care

Preventive care is primary care provided when you are well. It helps you maintain good health and avoid health problems

Typical covered preventive services:

- General medical exams, immunizations, routine eye exams
- Colon, breast and prostate cancer screenings
- Certain laboratory tests, as recommended by your physician
- Women's Preventive Care (per ACA 2012), including:
 - Contraception and counseling
 - Gestational diabetes screening
 - Breastfeeding supplies
 - HPV DNA testing
 - STD counseling
 - HIV screening
 - Domestic violence screening/counseling

Step 2: Select a Network

- ✓ Elect
- ✓ Essential
- ✓ Choice Passport

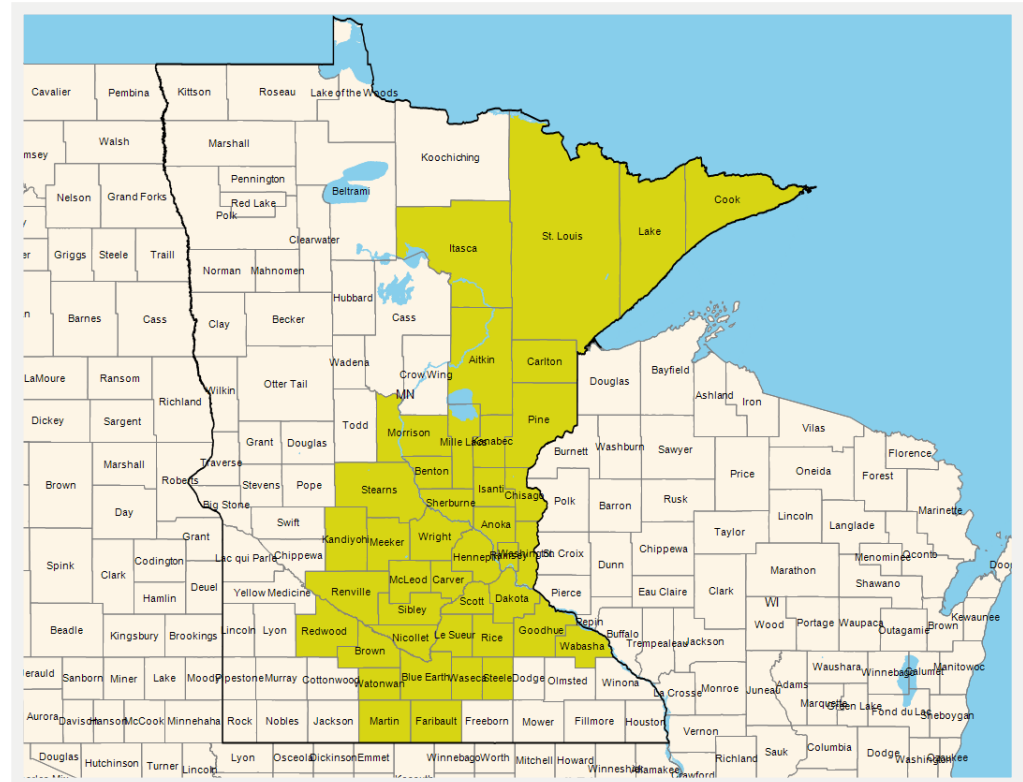
Medica Elect

Each family member chooses a primary care clinic

Primary care clinic coordinates care and referrals outside system

Nine care systems

- Allina Medical Clinic
- Children's Health Network
- Hennepin County Medical Center
- Integrity Health Network
- Lakeview Health
- Minnesota Healthcare Network
- Park Nicollet Health Services
- Riverway-North Suburban Clinics
- St. Luke's



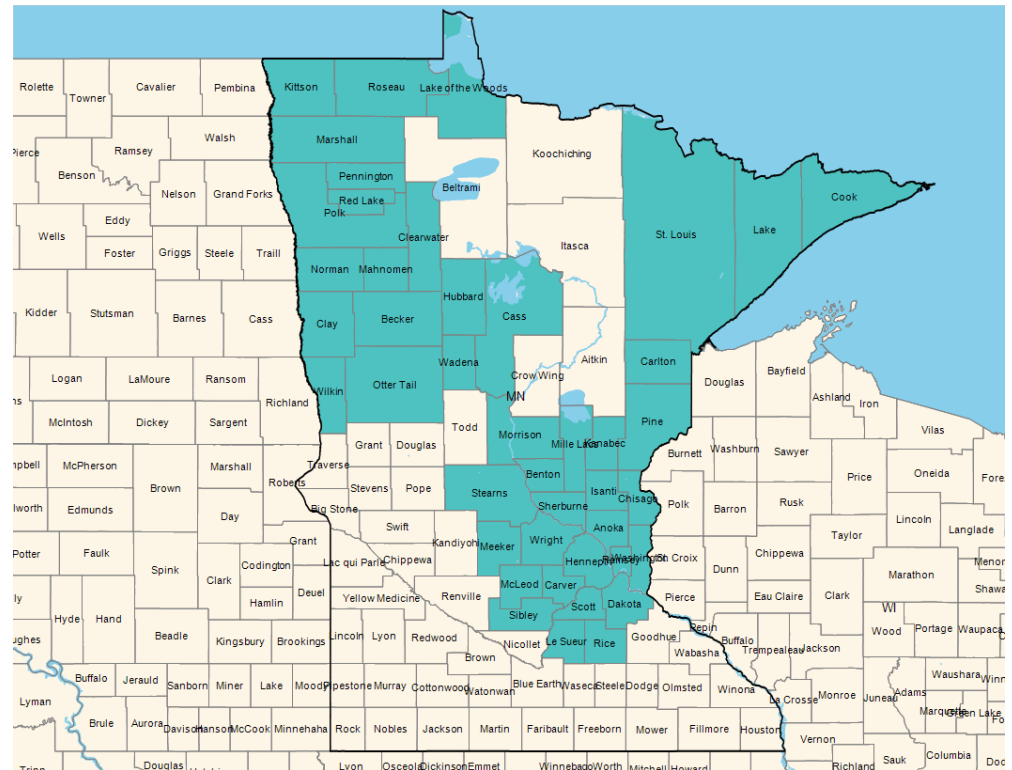
Medica Essential

Each family member chooses a primary care clinic

Primary care clinic coordinates care and referrals outside system

Six care systems

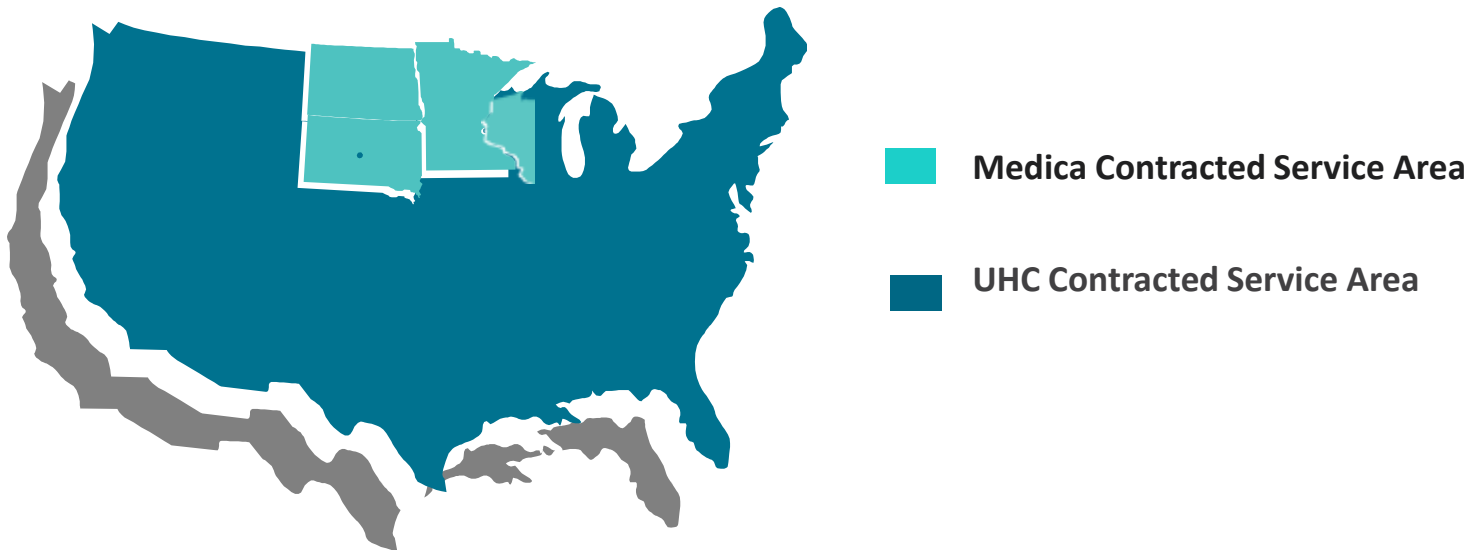
- Altru Health System
- Children's Health Network
- Essentia Health West
- Fairview Physicians Associates
- HealthEast
- Integrity Health Network
- St. Luke's



Medica Choice[®] Passport

National open access network

See any network provider without a referral



Step 3: Select Your Coverage Level

- ✓ Employee Only
- ✓ Two Party
- ✓ Family

Learn About Network - mymedica.com

mymedica.com

MEDICA®

[Account Settings](#) [Print](#) [Help](#) [Contact Us](#) [Feedback](#) [Sign Out](#)

[Home](#) [Claims & Account](#) [Physicians & Facilities](#) [Pharmacies & Prescriptions](#) [Benefits & Coverage](#) [Health & Wellness](#)

Hello, Chris

My Coverage: Active 01/01/17
[More Details](#)

Clinic Name: Fairview Health Network

Group or Policy#: 0054

Member ID: 8344

Plan Details

[Account Balances](#)

[Benefit Details](#)

Deductible
\$3250 Individual
\$6500 Family

Out-of-Pocket Max
\$6500 Individual
\$13000 Family

What would you like to do today?

[View My Claims](#)

[Look up My Benefits](#)

[Find a Doctor](#)

[Pharmacy Resources](#)

[View Account Balances](#)

[View ID Card](#)

[Estimate Treatment Costs](#)

[Look Up Health Topics](#)

[Information Center](#)

Information Center

[View All](#)

- [Flexible Spending Account](#)
- [Health Insurance for those not covered by employer](#)
- [Health Reimbursement Account](#)
- [If you renewed your medical coverage, did your plan or group number change?](#)
- [Understanding Your Plan: Member Tip Sheets](#)
- [Choosing a health plan](#)

Related Websites

- [Medica.com](#)
- [MainStreetMedica.com](#)

Ask a Nurse
Emergency? Dial 911

Registered nurses are available 24/7 to answer your health questions.

Chat [online now](#)

Call 1-800-962-9497

Delta Dental of Minnesota



	Monthly Premium	City Contribution	Employee Cost
Employee Only	\$39.62	\$39.62	\$0.00
Two-Party	\$79.24	\$59.44	\$19.80
Family	\$117.82	\$78.72	\$39.10

*The above City Contribution and Employee Costs apply to all full-time employees.

A Snapshot of Your Coverage

Service Category	Delta Dental PPO	Delta Dental Premier	Out-of-Network
Diagnostic & Preventive (exams/cleanings)	100%	100%	100%
Basic Services (fillings)	70%	70%	70%
Endodontics (root canals)	70%	70%	70%
Periodontics (treatment relating to gum disease)	70%	70%	70%
Oral Surgery – Surgical & Nonsurgical Extractions All other covered oral surgery	70%	70%	70%
Major Restorative Services crowns	50%	50%	50%
Prosthetic Repairs & Adjustments	70%	70%	70%
Prosthetics (Implants, bridges, dentures)	50%	50%	50%
Orthodontics (Adult & Child)	50%	50%	50%
Deductible per person/per family (calendar year) No deductible for Diagnostic & Preventive or Orthodontics	\$25/\$75	\$25/\$75	\$25/\$75
Annual Maximum (per person)	\$1,500	\$1,500	\$1,500
Orthodontic Lifetime Maximum	\$2,250	\$2,250	\$2,250

- **If you see an in-network (Delta Dental PPO/ Delta Dental Premier) dentist**
 - Network savings on Covered Services
 - No Balance Billing
 - Your annual maximum dollars will go further when you see a participating dentist
 - Dentist will submit claims directly to Delta Dental
 - Delta Dental will send payment directly to dentist

- **If you see an out-of-network dentist**
 - If the dentist's fees are higher than Delta Dental's allowable charge, you may be responsible to pay the difference
 - Your dentist may assist you in submitting a claim form to Delta Dental
 - Benefit Payments go directly to you

Flexible Spending Accounts

- Full Medical FSA
 - Max contribution is \$2,650
- Limited Medical FSA
 - Max contribution is \$2,650
 - For employees selecting the HSA plan
 - Used primarily for dental and vision expenses
- Dependent Care FSA
 - Max contribution is \$5,000 per household

Life Insurance

City provides \$50,000 life insurance for all full-time employees, plus \$50,000 AD&D

You may choose to purchase:

- Additional life insurance for yourself*

- Life insurance for your spouse*

- Life insurance for your dependent children

- PERA Life Insurance

* = requires evidence of insurability; individuals may or may not be accepted for coverage.

Disability Insurance

City provides long-term disability insurance for all full-time employees; pays 60% of your base pay after you've been unable to work for at least 90 days.

You may apply for short-term disability insurance:

- Cost depends on benefit level selected. Premium paid by employee.
- Covers days 15 through 89.
- Requires evidence of insurability; individuals may or may not be accepted for coverage.

Online Enrollment

Must be complete by 4:30 p.m. Friday, November 16th

Use ESS to:

Select Plans, Coverage Level, etc.
Name Beneficiaries

In-Person Assistance:

IS Training Room - 2nd Floor Civic Plaza
Wednesday, Nov. 7 from 9:00 - 10:30 a.m.
Thursday, Nov. 15 from 1:00 - 3:00 p.m.